

**Information to identify the case:**

Debtor 1	<b>Wanda I. Vazquez</b>	Social Security number or ITIN <b>xxx-xx-7114</b>
	First Name Middle Name Last Name	
Debtor 2	<b>Ismael Vazquez Jr.</b>	EIN <b>-----</b>
(Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN <b>xxx-xx-8899</b>
United States Bankruptcy Court <b>Northern District of Illinois</b>		
Case number: <b>18-02654</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Wanda I. Vazquez

Ismael Vazquez Jr.

May 7, 2018

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Wanda I. Vazquez  
Ismael Vazquez, Jr.  
Debtors

Case No. 18-02654-DRC  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 32

Date Rcvd: May 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2018.

db/jdb +Wanda I. Vazquez, Ismael Vazquez, Jr., 6228 W. Roscoe, Chicago, IL 60634-4147  
26410575 +Aes/wells Fargo, Pob 61047, Harrisburg, PA 17106-1047  
26410576 Bmo Harris Bank Na, Pobox94934, Palatine, IL 60069  
26410580 City of Chicago Water Division, PO Box 6330, Chicago, IL 60680-6330  
26410582 Commonwealth Edison-Care Center, Bankruptcy Department, PO Box 6113, Carol Stream, IL 60197-6113  
26410583 +Complete Chicago Chiropractic/Sport, 7311 W Forest Preserve Drive, Chicago, IL 60634-3505  
26410586 +ICS Collection Service, Inc., P.O. Box 1010, Tinley Park, IL 60477-9110  
26410587 +International Collection Agency, PO Box 692715, Orlando, FL 32869-2715  
26410589 +Merchants Credit Guide, 223 W. Jackson Blvd, Chicago, IL 60606-6914  
26410591 +Michigan Mutual/dovenn, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047-8945  
26410592 Midwest Imaging Professionals, PO Box 23831, Pittsburgh, PA 15250-7863  
26440854 +PEOPLES GAS LIGHT & COKE COMPANY, 200 EAST RANDOLPH STREET, CHICAGO, ILLINOIS 60601-6433  
26410593 +Peoples Gas, Bankruptcy Department, 200 E. Randolph Street, Chicago, IL 60601-6302  
26410594 +Planet Home Lending, L, 321 Research Pkwy Ste 30, Meriden, CT 06450-8301  
26410595 +Presence Health, Patient Financial Services, 1643 Lewis Ave, Ste 203, Billings, MT 59102-4151  
26410598 State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716-3314  
26410601 +Transworld Systems Inc. Collection, Bankruptcy Department, PO Box 17221, Wilmington, DE 19850-7221  
26410602 +TrueGreen, 28557 N Ballard Dr, Lake Forest, IL 60045-4547  
26410603 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860  
26410604 Westgate Resorts, 2801 Old Winter Garden Road, Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QSRRADTKE.COM May 08 2018 04:43:00 Steven R Radtke, Chill, Chill & Radtke PC, 79 W Monroe Street Suite 1305, Chicago, IL 60603-4925  
26410574 +E-mail/Text: SRCO-Bankruptcy@advocatehealth.com May 08 2018 01:03:04 Advocate Illinois Masonic Medical C, 22393 Network Place, Chicago, IL 60673-1223  
26410579 +EDI: CHASE.COM May 08 2018 04:43:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
26410581 +EDI: WFNNB.COM May 08 2018 04:43:00 Comenitybk/victoriasec, Po Box 182789, Columbus, OH 43218-2789  
26410584 +E-mail/Text: compliance@contractcallers.com May 08 2018 01:03:24 Contract Callers Inc., 501 Greene Street, 3rd Floor Suite 302, Augusta, GA 30901-4415  
26410585 +EDI: CRFRSTNA.COM May 08 2018 04:43:00 Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399  
26410590 +EDI: MERRICKBANK.COM May 08 2018 04:43:00 Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001  
26410596 +EDI: SEARS.COM May 08 2018 04:43:00 Sears/CBNA, Attn:Bankruptcy Dept., PO Box 6189, Sioux Falls, SD 57117-6189  
26410597 +EDI: SEARS.COM May 08 2018 04:43:00 Sears/Citibank, PO Box 6283, Sioux Falls, SD 57117-6283  
26410599 +EDI: RMSC.COM May 08 2018 04:48:00 Syncb Home, Po Box 965036, Orlando, FL 32896-5036  
26410600 +EDI: RMSC.COM May 08 2018 04:48:00 Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469  
26419857 +EDI: RMSC.COM May 08 2018 04:48:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

26410577 Cap1/bstby  
26410578 Car Accident  
26410588 Medical

TOTALS: 3, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2018

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: admin  
Form ID: 318

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Total Noticed: 32

Date Rcvd: May 07, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2018 at the address(es) listed below:

David M Siegel on behalf of Debtor 2 Ismael Vazquez, Jr. davidsiegelbk@gmail.com, author@proofofpayments.com;R41057@notify.bestcase.com;johnellmannlaw@gmail.com  
David M Siegel on behalf of Debtor 1 Wanda I. Vazquez davidsiegelbk@gmail.com, author@proofofpayments.com;R41057@notify.bestcase.com;johnellmannlaw@gmail.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Steven R Radtke sradtke@chillchillradtke.com, sradtke@ecf.epiqsystems.com

TOTAL: 4